

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division

In re NANCY MORRISON FOSTER

Case No. 14-30594

Debtor(s)

Chapter 11

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [*Specify reason for amendment:* _____]
Check if applicable: ☐ Soc. Sec. No. amended. [*If applicable: An original, signed Official Form 21 was mailed/hand-delivered to the Clerk's Office on _____.**]
☒ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
☐ Schedule A - Real Property
☐ Schedule B - Personal Property
☒ Schedule C - Property Claimed as Exempt
☐ Schedule D, E, or F, and/or List of Creditors or Equity Holders – REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1. (*\$26.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.*) Check applicable statement(s):
☐ Creditor(s) added ☐ Creditor(s) deleted
☐ Change in amounts owed or classification of debt
☐ No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
☐ Post-petition creditors added (Schedule of Unpaid Debts)
REMINDER: Conversion of Chapter 13 to Chapter 7 – only file Schedule of Unpaid Debts.
☐ Schedule G - Executory Contracts and Unexpired Leases
☐ Schedule H – Codebtors
☐ Schedule I - Current Income of Individual Debtor(s)
☐ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 – Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database.]

- ☐ Statement of Financial Affairs
☐ Chapter 7 Individual Debtor's Statement of Intention
☐ Chapter 11 List of Equity Security Holders
☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
☐ Disclosure of Compensation of Attorney for Debtor
☐ Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: _____

Date: April 15, 2014

/s/ Roy M. Terry, Jr.

Attorney for Debtor(s) [or *Pro Se* Debtor(s)]

State Bar No.: 17764

Mailing Address: Sands Anderson PC

P.O. Box 1998, Richmond, VA 23218-1998

Telephone No.: 804.648.1636

B 6 Summary (Official Form 6 - Summary) (12/13)

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Nancy Morrison Foster**

Debtor

Case No. **14-30594**

Chapter **11**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	804,958.00		
B - Personal Property	Yes	5	105,706.91		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		1,109,146.12	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		195,672.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		445,891.16	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			35,698.31
J - Current Expenditures of Individual Debtor(s)	Yes	3			31,717.16
Total Number of Sheets of ALL Schedules		24			
Total Assets			910,664.91		
Total Liabilities				1,750,709.28	

**United States Bankruptcy Court
Eastern District of Virginia**

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Case No. 14-30594

Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	195,672.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	195,672.00

State the following:

Average Income (from Schedule I, Line 12)	35,698.31
Average Expenses (from Schedule J, Line 22)	31,717.16
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	53,901.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		336,247.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	195,672.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		445,891.16
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		782,138.16

B6C (Official Form 6C) (4/13)

In re Nancy Morrison FosterCase No. 14-30594

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDEDDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Business Checking Account with Wells Fargo Bank (account ending 7801)	Va. Code Ann. § 34-4	1.00	255.17
Savings Account at Wells Fargo (account ending 3420) Joint account with Mark Jansen	Va. Code Ann. § 34-4	1.00	5.03
Custodial checking account with Wells Fargo (account ending 1960) for daughter	Va. Code Ann. § 34-4	1.00	236.32
Custodial savings account with Wells Fargo (account ending 9739) for daughter	Va. Code Ann. § 34-4	1.00	25.67
Custodial savings account with Wells Fargo (account ending 9979) for son.	Va. Code Ann. § 34-4	1.00	118.28
Checking account with Wells Fargo (account ending 5680)	Va. Code Ann. § 34-4	1.00	17.01
Custodial checking account with Wells Fargo (account ending 4915) for son	Va. Code Ann. § 34-4	1.00	120.11
Funds transferred into Mark Jansen's account at Wells Fargo Bank (acct ending)	Va. Code Ann. § 34-4 Va. Code Ann. § 34-29	1.00 18,750.00	25,000.00
Household Goods and Furnishings			
Household goods and furnishings at Barrow Place, Midlothian, VA	Va. Code Ann. § 34-26(4a)	4,000.00	4,000.00
China and Crystal	Va. Code Ann. § 34-26(4a)	1,000.00	1,000.00
Furnishings and antique furniture at Thorngate Road, Midlothian, VA, which under Property Settlement Agreement spouse claims was merely licensed from his family.	Va. Code Ann. § 34-26(2)	1.00	Unknown
Wearing Apparel			
Wearing Apparel	Va. Code Ann. § 34-26(4)	450.00	450.00
Furs and Jewelry			
Wedding and Engagement Rings	Va. Code Ann. § 34-26(1a)	1,000.00	1,000.00
Blue Topaz Necklace	Va. Code Ann. § 34-4	1.00	300.00
Cameo necklace and Cameo ring (Family Heirlooms from grandmother)	Va. Code Ann. § 34-26(2)	600.00	600.00
Blue topaz ring	Va. Code Ann. § 34-4	1.00	300.00
Costume jewelry and watch	Va. Code Ann. § 34-4	1.00	50.00

B6C (Official Form 6C) (4/13) -- Cont.

In re Nancy Morrison FosterCase No. 14-30594

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Pearl earrings	Va. Code Ann. § 34-4	1.00	100.00
Interests in Insurance Policies			
Three Whole Life Policies with New York Life for daughter (Policies ending 5767, 1545 and 1293)	Va. Code Ann. § 34-4	1.00	150.22
Three Whole Life Policies through New York Life for son (Policies ending 5789, 6783 abd 8112)	Va. Code Ann. § 34-4	1.00	178.71
Two Whole Life Policy through New York Life for son (Policies ending 8190, 0305)	Va. Code Ann. § 34-4	1.00	136.46
Whole Life Insurance policy through New York Life	Va. Code Ann. § 34-4	1.00	1,345.85
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
401K Savings Plan Through New York Life - Current loan balance of \$7,783.46	11 U.S.C. §522(b)(3) and (4); Patterson v. Shumate	50,117.05	50,117.05
Stock and Interests in Businesses			
Mainstay Financial Account: (account ending 4302)	Va. Code Ann. § 34-4	1.00	3,183.55
Mainstay Financial Account (account ending 5481) for dependant child	Va. Code Ann. § 34-4	1.00	1,233.68
Mainstay Financial Account (account ending 6350) for dependant child	Va. Code Ann. § 34-4	1.00	1,806.00
Mainstay Financial Account (account ending 7837)	Va. Code Ann. § 34-4	1.00	1,167.80
Licenses, Franchises, and Other General Intangibles			
Licensed in approximately 12 states for any or all of the following: Life and Health License, Series 6, Series 63, CLTC licenses (Non-transferrable)	Va. Code Ann. § 34-26(7) Va. Code Ann. § 34-4	1.00 1.00	0.00
Customer lists or other compilations containing personally identifiable info			
Customer list associated with financial services and insurance practice including individuals and businesses.	Va. Code Ann. § 34-26(7) Va. Code Ann. § 34-4	1.00 1.00	0.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2004 Chevrolet Suburban	Va. Code Ann. § 34-4	1.00	2,000.00
2000 Ford Mustang - Not Operational	Va. Code Ann. § 34-4	1.00	2,000.00
2003 Chevrolet Tahoe	Va. Code Ann. § 34-4	1.00	4,000.00

B6C (Official Form 6C) (4/13) -- Cont.

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Case No. 14-30594

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Office Equipment, Furnishings and Supplies</u> Office furniture including desk and chair, bookcase, TV, conference room table and chairs, side bookcases, filing drawers, painting by Angus and NYL Wallstreet painting	Va. Code Ann. § 34-26(7)	4,800.00	4,800.00
<u>Animals</u> 2 boxers	Va. Code Ann. § 34-26(5)	10.00	10.00

B6 Declaration (Official Form 6 - Declaration), (12/07)

**United States Bankruptcy Court
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DECLARATION CONCERNING DEBTOR'S AMENDED SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing amended summary and amended schedules, consisting of **5** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **April 15, 2014**

Signature **/s/ Nancy Morrison Foster**
Nancy Morrison Foster
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.